



**Millwrights, Machine Erectors and  
Maintenance Union Local 2736  
Pension Plan**

**Plan Summary  
effective March 17, 2022**



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## Introduction

This Plan Summary is a brief, general outline of the target benefits provided under the Millwrights, Machine Erectors and Maintenance Union Local 2736 Pension Plan (the “Plan”). The main purpose of this summary is to help you understand the Plan. For details on the old defined contribution provision of the Plan, please refer to the previous Plan Summary (dated August 21, 2015) and attached to this document as an Appendix.

The Plan was established as of July 1, 2007 for the purpose of providing pension benefits to the members of the Union.

### **Target Benefit Conversion effective January 1, 2021**

Effective January 1, 2021, the Plan became a target benefit provision for future service. With respect to pre-2021 service, members were given the option to elect not to convert their defined contribution account balances as at December 31, 2020 to target benefit pensions:

- For members who elected not to convert their defined contribution account balances, their balances remained in the defined contribution provision of the Plan. These members will be entitled to take their account balance out of the Plan at retirement or termination and use those assets to provide for their retirement.
- For members who did not make this election, their defined contribution account balances were converted to target benefit pensions effective January 1, 2021.

All members with an entitlement under the target benefit provision will be entitled to receive a monthly pension for their lifetime from the Plan. These targeted monthly pension amounts may vary depending on the Plan’s long-term financial condition.



## **Governance**

Each participating employer has a separate Collective Agreement with the Union. The terms in the Collective Agreements with respect to eligibility and contribution rates vary from employer to employer.

All employer contributions made to the Plan are deposited into the Pension Fund which is held in trust for the Plan members by the Board of Trustees. All aspects of the Plan are determined by the Board of Trustees.

This Summary is intended only as a summary to assist you in understanding the major provisions of the Plan. It does not contain all the Plan provisions and may not provide all the information you need in a specific situation.

If questions of administration or interpretation arise, the legal Plan documents in combination with the Collective Agreements and applicable legislation will govern. If you wish to examine the Plan documents, please contact the Plan Administrator for assistance.

## **Plan Registration**

The Plan is registered with the British Columbia Financial Services Authority (Registration No. P086576) as a collectively bargained multi-employer pension plan and with the Canada Revenue Agency (Registration No. 1180884)

## **Plan Policies**

The Trustees maintain the following Plan policies:

- Statement of Investment Policies & Procedures
- Benefits Policy
- Governance Policy



## Eligibility and Enrollment

If you:

- are a member of the Union or employed by an Employer with the permission of the Union, and
- after June 30, 2007, are employed by an Employer in accordance with a Collective Agreement, and
- have contributions paid to the Plan by or on behalf of an Employer pursuant to a Collective Agreement, and
- have not yet reached December 1st of the year in which you turn age 71,

you will become a member of the Plan when all the conditions listed above are first satisfied.

Members must complete and submit an enrolment form to join the Plan. Employees who elect not to join the Plan must sign a waiver.

Once you become a member of the Plan, you must remain a member until you retire, have a termination of service, or die.



## Contributions

### Member Contributions

Members are not required, nor permitted to contribute to the Plan, with the exception that Members may transfer assets from another registered pension plan into the Plan by direct transfer, which will be converted to a target benefit pension immediately upon receipt by the Plan.

### Employer Contributions

Your employer contributes to the Plan on your behalf in accordance with the Collective Agreement between your employer and the Union.

Despite any other provision of this Plan Summary, no contribution may be made to the Plan pursuant to a Collective Agreement entered into after 2019 (or such later date as is established by the Canada Revenue Agency) by an Employer in respect of an individual after the calendar year in which the individual attains 71 years of age, or during a period in which the individual is in receipt of a pension under the Plan.

### Disability

If you become disabled, the Collective Agreement between your employer and the Union will determine whether your employer's contributions will continue.

### Maximum Contributions

The total contributions made by your employer on your behalf may not exceed the maximums imposed by the *Income Tax Act (Canada)*.

### Restriction on Withdrawal

You cannot withdraw any funds from the Plan while you continue to be employed by a participating employer and have not retired or had a termination of service.



## Taxes

Employer contributions made on your behalf are not added to your taxable income. Employers must also report on your T4/T4A a “pension adjustment” amount. The pension adjustment is equal to the total employer contributions and reduces your maximum allowable RRSP contribution for the following year.



## Retirement

You may elect to start your pension (“retire”) between age 55 and before the end of the year in which you turn 71. Pensions are first payable at the beginning of the month next following your retirement.

The Plan’s benefit formula is based on the assumption that you retire at age 65 and that you receive a pension payable for your entire lifetime, and guaranteed to be paid for at least 10 years (“10-year guarantee period”). Your pension will be adjusted based on whether you retire early or if you elect a different pension form.

The first of the month following your 65<sup>th</sup> birthday is known as your Normal Retirement Date.

### Target Benefit Pension

Your target benefit pension at retirement will come from up to three sources:

#### **Source 1:**

The contributions that your employer makes to the Plan on your behalf after January 1, 2021

#### **Source 2:**

The Past Service Pension Benefit purchased using your defined contribution account balance as at January 1, 2021, if any. Note that this is only applicable to members who had defined contribution account balances prior to January 1, 2021.

#### **Source 3:**

The Transfer Pension Benefit purchased using assets transferred from another registered pension plan, if applicable.





**Source 1: Pension from Contributions Made After January 1, 2021**

This portion of your pension is calculated based on the total required contributions made by your employer after January 1, 2021.

Monthly Pension (\$): Sum of all employer contributions made after January 1, 2021 multiplied by 1%.

**Example:**

Assume that your employer has contributed \$100,000 to the Plan after January 1, 2021 and you start your pension on your Normal Retirement Date, payable for your lifetime, and guaranteed for at least 10 years:

- Monthly Pension:  $1\% \times \$100,000 = \$1,000$
- Annual Pension:  $12 \times \$1,000 = \$12,000$

The Plan would pay you a pension of monthly pension of \$1,000 at your Normal Retirement Date.

This pension amount is subject to adjustment both before and after your retirement in accordance with the Benefits Policy. For further information, see the section below called “Changes in Target Benefits”.



**Source 2: Past Service Pension Benefit**

Note that this source of pension only applies to members who had defined contribution balances prior to January 1, 2021 that were converted to target benefit pensions.

The Past Service Pension Benefit for each member was determined as at the date of conversion (January 1, 2021), based on their account balance at that time, their age at the date of conversion, and the Initial Target Benefit Conversion Table as shown below:

**Initial Target Benefit Conversion Table**

<u>Age 65 Normal Retirement Date</u>		<u>Age 65 Normal Retirement Date</u>		<u>Age 65 Normal Retirement Date</u>	
<u>Age at January 1, 2021</u>	<u>Monthly Past Service Pension Benefit per \$1000 of Accumulated Contributions</u>	<u>Age at January 1, 2021</u>	<u>Monthly Past Service Pension Benefit per \$1000 of Accumulated Contributions</u>	<u>Age at January 1, 2021</u>	<u>Monthly Past Service Pension Benefit per \$1000 of Accumulated Contributions</u>
19	35.99	37	17.65	55	8.68
20	34.59	38	16.97	56	8.34
21	33.25	39	16.31	57	8.02
22	31.96	40	15.68	58	7.71
23	30.71	41	15.07	59	7.42
24	29.52	42	14.49	60	7.13
25	28.37	43	13.93	61	6.86
26	27.27	44	13.39	62	6.59
27	26.21	45	12.87	63	6.34
28	25.20	46	12.37	64	6.09
29	24.22	47	11.90	65	5.86
30	23.28	48	11.44	66	5.99
31	22.38	49	10.99	67	6.13
32	21.51	50	10.57	68	6.29
33	20.67	51	10.16	69	6.45
34	19.87	52	9.77	70	6.61
35	19.10	53	9.39	71	6.79
36	18.36	54	9.03	72	6.98

You will receive the monthly pension amount at the beginning of each month immediately following your retirement.



The above Initial Target Benefit Conversion Table is based on:

- Pension commencement at your Normal Retirement Date (or immediate commencement, if older)
- Pension payable for your entire lifetime, paid for at least 10 years
- An assumed 4.2% annual rate of return; and
- Mortality rates from the 2014 Canadian Pensioner Private Sector Mortality Table (100% male mortality rates) with generational projection using Scale MI-2017 (no pre-retirement mortality was assumed).

Your Past Service Pension Benefit is subject to adjustment before and after your retirement, in accordance with the Benefits Policy. For further information, see the section below called “Changes in Target Benefits”.

**Example:**

If you were age 40 at the date of conversion (January 1, 2021) and had a defined contribution account balance of \$100,000,

- Monthly Pension = Age 40 Factor \* Account Balance/(\$1,000)  
= \$15.68 \* (\$100,000/\$1,000)  
= \$1,568
- Annual Pension = \$1,568 x 12  
= \$18,816

The Plan would pay you a pension of monthly pension of \$1,568 at your Normal Retirement Date.



### Source 3: Transfer Pension Benefit

If you elect to transfer your entitlement in another registered pension plan to the Plan, your transfer amount will be converted to a target benefit pension based on the Target Benefit Conversion Table in effect at the time of the transfer. This Target Benefit Conversion Table will be redetermined with each actuarial valuation (typically conducted every 3 years).

#### Example:

The target benefit pension would be determined in accordance with example 2 above, except that the Initial Target Benefit Conversion Table would be replaced with the Target Benefit Conversion Table in effect at the time of transfer.

### Retirement Age

You may elect to commence your pension on the first day of any month after you turn age 55. You must start your pension by December 1<sup>st</sup> of the year in which you turn age 71.

Your pension will be reduced to reflect your retirement age if you retire prior to your Normal Retirement Date. This reduction will be calculated on an actuarial equivalent basis, which reflects the fact that payments are being made earlier than expected.

Age	Early Retirement Reduction
55	46%
56	42%
57	39%
58	35%
59	31%
60	27%
61	22%
62	17%
63	12%
64	6%
65	0%



The reduction above is based on an interest rate of 4.7% per year and using the 2014 Canadian Pensioner Mortality Private Sector table with 100% male mortality rates. The actual amount of the reduction in the future will vary slightly depending on the assumptions used in the latest actuarial valuation.

**Example:**

Assume that you have accrued a target benefit pension of \$1,000 payable at age 65 and retire 5 years early, at age 60. Your monthly pension amount will be reduced as follows:

- Accrued monthly pension amount payable at age 65: \$1,000
- Early retirement reduction: 27%
- Monthly pension amount payable at retirement date: \$730

**Form of Pension**

When you retire, you will be permitted to make a one-time election of which pension form you wish to receive for your lifetime.

The Plan’s “normal form” is a pension payable for your lifetime and guaranteed for at least 10 years. Your pension amount will depend on which form of pension that you elect.



<b>Pension Option</b>	<b>Description</b>
Life Only	Your pension will be payable for your lifetime. After your death, no further payments will be made.
Life Guaranteed 5 Years	Your pension will be payable for your lifetime. If you die prior to receiving 60 monthly payments, the remaining payments will be made to your spouse, beneficiary, or estate.
Life Guaranteed 10 Years (normal form)	Your pension will be payable for your lifetime. If you die prior to receiving 120 monthly payments, the remaining payments will be made to your spouse, beneficiary, or estate.
Life Guaranteed 15 Years	Your pension will be payable for your lifetime. If you die prior to receiving 180 monthly payments, the remaining payments will be made to your spouse, beneficiary, or estate.
Joint & 100% Survivor	Your pension will be payable for your lifetime. If you predecease your spouse, a pension equal to your pension will continue to be paid to your spouse for their lifetime. If your spouse predeceases you, your pension amount will not change. Payments will cease once you and your spouse have died.
Joint & 75% Survivor	Your pension will be payable for your lifetime. If you predecease your spouse, a pension equal to 75% of your pension will continue to be paid to your spouse for their lifetime. If your spouse predeceases you, your pension amount will not change. Payments will cease once you and your spouse have died.
Joint & 60% Survivor	Your pension will be payable for your lifetime. If you predecease your spouse, a pension equal to 60% of your pension will continue to be paid to your spouse for their lifetime. If your spouse predeceases you, your pension amount will not change. Payments will cease once you and your spouse have died.



Legislation requires that if you have a qualifying spouse when you retire, you must elect a pension option that provides at least a 60% survivor benefit to your spouse, unless your spouse waives this right by completing the required waiver form.

For the purposes of the Plan, a spouse is:

- a person who is married to you, and has not been living separate and apart from you for a continuous period longer than two years, or
- a person you have been living with in a marriage-like relationship for a period of at least two years immediately preceding the relevant date.

**Examples:**

The following table illustrates the impact of electing different optional forms if you retire at age 65 with a target benefit pension of \$1,000 per month. The table assumes a male member, age 65, with a female spouse, age 62. The actual impact of each optional form will vary with member/spousal age and the actuarial assumptions in effect at the time of retirement. Early retirement reductions as described above will also apply in the case of retirement prior to age 65.

<b>Pension Option</b>	<b>Pension Amount</b>
Life Only	\$1,029
Life Guaranteed 5 Years	\$1,021
Life Guaranteed 10 Years (normal form)	\$1,000
Life Guaranteed 15 Years	\$967
Joint & 100% Survivor	\$841
Joint & 75% Survivor	\$881
Joint & 60% Survivor	\$907



The reduction above is based on an interest rate of 4.7% per year and using the 2014 Canadian Pensioner Mortality Private Sector table with 100% male mortality rates. The actual amount of the reduction in the future will vary slightly depending on the assumptions used in the latest actuarial valuation.





## Change in Target Benefits

The Plan provides target benefits, which may be adjusted up or down, before and/or after retirement, depending on the Plan's long-term financial condition. This is because in a target benefit plan, benefit levels may be periodically adjusted to keep the Plan's benefits and assets in balance.

Actuarial valuations will be conducted periodically to measure the Plan's funding level. Actuarial valuations are performed every one to three years; target benefits will only be adjusted, if necessary, when an actuarial valuation is performed. An actuarial valuation might result in no change to target benefits.

If a change to target benefits is required, the Benefits Policy will provide guidance to the Trustees on what changes should be made. Changes will typically be uniform across all membership groups (e.g. active members, retirees) but they do not have to be. Changes may include adjustments to the benefit formula or adjustments to accrued or a combination of adjustments to both accrued pensions and the benefit formula.

### **Example 1**

1% increase in the benefit formula, no change in accrued pensions or pensions in pay.

*Member A – is collecting a monthly pension of \$1,000*

No change in monthly pension amount; no pension accruals for a retired member so no impact due to benefit formula increase.

*Member B – is not yet collecting a monthly pension*

Member has accrued a monthly pension of \$1,000 and has expected contributions of \$1,000 for the next year. Expected pension accrual for the next year will increase from \$10.00 to \$10.10

(\$1,000 x 1% to \$1,000 x 1.01%)



### **Example 2**

No change in future service formula, 5% increase in accrued pensions and pensions in pay.

*Member A – is collecting a monthly pension of \$1,000*

Monthly pension amount will increase to \$1,050  
(\$1,000 plus 5% x \$1,000).

*Member B - is not yet collecting a monthly pension*

Member has accrued a monthly pension of \$1,000 and has expected contributions of \$1,000 for the next year. Expected pension accrual for the next year will not change while accrued pension of \$1,000 will increase to \$1,050 (\$1,000 plus 5% x \$1,000).

### **Example 3**

2.5% reduction “across-the-board”: 2.5% reduction in benefit formula, 2.5% reduction in accrued pensions and pensions in pay

*Member A – is collecting a monthly pension of \$1,000*

Monthly pension amount will decrease to \$975  
(\$1,000 minus 2.5% x \$1,000), no pension accruals for a retired member so no impact due to benefit formula reduction.

*Member B - is not yet collecting a monthly pension*

Member has accrued a monthly pension of \$1,000 and has expected contributions of \$1,000 for the next year. Expected pension accrual for the next year will decrease from \$10.00 to \$9.75  
(\$1,000 x 1% to \$1,000 x 0.975%), and  
accrued pension will decrease to \$975 (\$1,000 minus 2.5% x \$1,000).



## Termination of Service

A termination of service occurs upon the earliest of three dates:

- the date the member elects to retire, assuming the Union notifies the Board of Trustees that the member is retiring or permanently withdrawing from employment for which the Union is the bargaining agent, or
- the last day of a period of 2 consecutive Plan Years (12-month periods ending June 30<sup>th</sup>) during which contributions for less than 350 hours of employment are received by the Board or Trustees, or
- the date the Plan terminates.

If you are age 55 or older when you have a termination of service, you do not have a lump sum transfer option. You can start your monthly pension right away or you can defer starting it to a later date (but no later than December 1<sup>st</sup> of the year in which you turn 71).

If you are under age 55 when you have a termination of service, you have a choice between a **deferred target benefit pension** or a **lump sum transfer** (otherwise known as a “commuted value”). Please note that if you elect a deferred pension or are **deemed**<sup>1</sup> to have elected a deferred pension, you will no longer have the option to elect a lump sum transfer out of the Plan in the future.

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<sup>1</sup> “deemed” to have elected a deferred pension means that you did not respond within the indicated time period to the options outlined under your termination package.



### ***Deferred Target Benefit Pension Option***

This option is to leave your earned benefit in the Plan and receive a deferred pension starting as early as age 55 or as late as December 1<sup>st</sup> of the year in which you turn 71. When you elect to start your pension, your pension will be calculated as described in the “Retirement” section of this Summary.

### ***Lump Sum Transfer Option***

This option is to transfer out of the Plan the commuted value of your pension, calculated as required by legislation. If the Plan’s target benefit funded ratio is less than 1 at the time of transfer, your commuted value will be reduced to reflect the target benefit funded ratio. For example, if the target benefit funded ratio is 0.95 at the time of transfer, you will receive 95% of your commuted value. The remaining 5% will never be paid to you. Accordingly, you must carefully consider your options at termination of service.

You can transfer your lump sum to:

- a Locked-in Retirement Account (“LIRA”), or
- a Registered Pension Plan if allowed by that plan.

All pension plan benefits earned after January 1, 1993 are “locked-in”, which is a condition imposed under the *Pension Benefits Standards Act*. Locked-in pension money can be transferred out of the Plan, but only to a personal LIRA, and must be used to provide you with a lifetime retirement income starting at age 55 or older.



There are some exceptions to locking-in:

- Benefits earned in respect of contributions made prior to 1993,
- Your entitlement is less than 20% of the Year's Maximum Pensionable Earnings ("YMPE")<sup>2</sup>,
- You are not a resident of Canada, or
- You have a shortened life expectancy.

If any of the above exceptions apply, you can elect to receive your entitlement in cash, less withholding tax, or can transfer it to your non-locked-in RRSP.

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<sup>2</sup> The YMPE is \$58,700 in 2020 which means that the locking-in threshold in 2020 is \$11,740 (20% x \$58,700).



## Pre-Retirement Death

### ***Death Benefit Amount***

If you die before you retire, your spouse or beneficiary (see below) is entitled to receive a benefit equal in value to what you would have received had you terminated service immediately before you died (i.e., a commuted value).

### ***Death Benefit Recipient***

If you die before retirement, and you have a qualifying spouse, your commuted value will automatically be paid to your spouse, regardless of your named beneficiary. However, your spouse may waive all rights as the beneficiary by completing a spousal waiver form before your death.

For purposes of the Plan, a spouse is

- a person who is married to you, and has not been living separate and apart from you for a continuous period longer than two years, or
- a person you have been living with in a marriage-like relationship for a period of at least two years immediately preceding the relevant date.

If you do not have a spouse, or if your spouse has waived his or her entitlement, pension benefits will be paid to your named beneficiary(ies). If you have neither a living spouse nor a named beneficiary upon your death, benefits will be paid to your estate.

If you wish to change your designated beneficiary, you must complete a “Beneficiary Change Form” (available from your employer or the Plan Administrator) and submit it to the Plan Administrator.



### ***Payment of Benefit to a Spouse***

If your spouse receives the death benefit, he/she can choose one of the following options:

- Receive lifetime pension payments, or
- Transfer a lump sum to a LIRA or a Registered Pension Plan if allowed by that plan. If the target benefit funded ratio is less than 1 at the time of transfer, the lump sum will be adjusted to reflect the target benefit funded ratio. Any non-locked-in funds can be transferred to an RRSP or RRIF, or received in cash (less taxes).

### ***Payment of Benefit to a Non-Spouse***

If your death benefit is paid to anyone other than your spouse, it will be paid in a lump sum, less withholding taxes. If the target benefit funded ratio is less than 1 at the time of transfer, the payment will be adjusted to reflect the target benefit funded ratio. The payment will be taxed as ordinary income to the recipient.



## Special Circumstances

### Re-Employment

If you are rehired after you have a termination of service, you will be treated as a new employee and subject to the Plan's eligibility requirements. The additional target benefit pension you earn will be added to any deferred pension you left in the Plan.

If you are rehired after you retire and start your monthly pension payments, your pension will continue and you will not earn further benefits under the Plan.

### Marriage Dissolution

Pensions are a "family asset" under B.C.'s *Family Law Act* and the division of family assets, including pension assets, is determined under that legislation. Matrimonial property orders made by a Court in British Columbia or elsewhere in Canada are enforceable against pension assets or payments.

If you require benefit information to be calculated from your date of marriage to the date of separation, you must forward your request to the Plan Administrator. With your request, you should provide certified or official information pertaining to your marriage date and the relevant separation date. A copy of your separation agreement or divorce order will typically be required. Payments out of the Plan resulting from the division of pension assets on marriage breakdown will reduce your own benefits.

You are responsible for any fees relating to calculation or administration costs associated with the division of your pension assets. The Plan Administrator will provide you with an estimate of these costs.





## Contact Information

### Plan Administrator

D.A. Townley

Phone: (604) 299-7482

Toll Free: 1 (800) 663-1356

E-mail: [pensions2@datownley.com](mailto:pensions2@datownley.com)

### Plan Administrator (for defined contribution pension inquiries only)

Canada Life

Toll Free: 1 (800) 724-3402

E-mail: [grsnet@canadalife.com](mailto:grsnet@canadalife.com)

[www.grsaccess.com](http://www.grsaccess.com)

### Plan Advisor

Daniel Sember, Signet Financial

Phone: (604) 370-3370

E-mail: [daniel@signetfinancial.com](mailto:daniel@signetfinancial.com)

### Right to Examine Information

Upon request, Plan members, their joint annuitants, surviving spouses or other beneficiaries entitled to Plan benefits are entitled to examine, or to obtain from the Plan Administrator, certain information and Plan records. The information to which such persons are entitled to examine or obtain are listed in Sections 42 and 43 of the *Pension Benefits Standards Regulation*, available on the British Columbia Financial Services Authority website: [www.bcfsa.ca](http://www.bcfsa.ca).

# Appendix - Plan Summary for Defined Contribution Provision

**(in effect up to December 31, 2020)**

## **The Group Retirement Program Summary for the Participants of Millwrights, Machine Erectors & Maintenance Union Local 2736 – RS103352**

### **Purpose of Your Program**

The purpose of the plan is to assist you in saving for your retirement on a tax deferred basis.

### **How it Works**

Your program is made up of a **Registered Pension Plan (RPP)**. The value of the contributions made to the **RPP** will fluctuate over time, depending on the returns of the investment funds you select. Contributions that are invested in a guaranteed fund do not fluctuate with the market, unless withdrawals from guaranteed funds (i.e., the Compound Interest Accumulator Funds) are made before maturity, in which case market value adjustments may apply.

## Main Provisions of Your Program<sup>1</sup>

<b>Eligibility</b>	Immediately on your date of hire, as long as you are a member of the union or employed by an employer with permission of the union or in accordance with a collective agreement.
<b>Participation</b>	Compulsory
<b>Employee required contributions</b>	You are not required to contribute to the plan
<b>Employer contributions</b>	As per collective agreement
<b>Voluntary contributions</b>	Not permitted
<b>Vesting of employer contributions</b>	100% immediate
<b>Locking-in of employee contributions</b>	100% immediate
<b>Locking-in of employer contributions</b>	100% immediate
<b>Investment Management Fees<sup>2</sup></b>	Paid out of the investment funds.
<b>Fees for optional services<sup>3</sup></b>	Paid by the pension fund, which includes your account, unless they are paid by your employer.
<b>Default investment fund</b>	<b>Primary</b> Moderate Avenue Portfolio corresponding to the investment period based on your age <b>Secondary</b> (if no valid birth date is provided) Moderate - between 15 and 20 years Avenue Portfolio

<sup>1</sup> Please refer to the official Plan Text or contact your Payroll/Human Resources Department for complete plan details. These provisions are subject to change. In the event of a discrepancy between this document and the official plan text, the plan text will prevail.

<sup>2</sup> Please consult the "Annualized Rates of Return and Investment Management Fee (IMF)" document for more details. Note that IMFs are deducted from the gross unit value of the funds you invest in, unless they are paid by the employer.

<sup>3</sup> Fees for Optional Services may apply. If paid by you, you will be informed of applicable fees before requested services are performed. Please call us at 1-800-242-1704 for more information.